

Brianne Harrington  
The Painted Pot, Helena  
paintedpot@msn.com  
443-3799

Testimony for Jobs Listening Session  
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My name is Brianne Harrington and I own The Painted Pot, a paint-your-own pottery and ceramics studio in downtown Helena. Thank you for the opportunity to speak with you today.

I would like to talk with you today about the government programs and services that have helped enable my business to succeed, from job programs to state employees to public education, as well as other policies and programs that could help small businesses like mine.

My business has benefited from the publicly-funded Career Training Institute's job program, which provides— at no cost to businesses — employees needing work experience. Our business gains an employee, and that employee, who is paid by CTI, gains valuable work experience that will help make him or her a more productive and profitable employee. It's a win-win program for everyone involved, and I would encourage you to support the expansion of such programs.

I also encourage you to support government loan programs that would increase small businesses' access to credit. One of the challenges of the recession for small businesses has been the difficulty in obtaining credit. We can't run our businesses without credit, and often it seems that existing programs target only start-up businesses, when those of us already in operation need help, too. Tax breaks, however, don't really help us, because we need the money upfront.

Tax cuts also, on the whole, won't help me create jobs. I have three part-time employees and would love to hire more staff. It would give me the opportunity to work on marketing and expanding my business, instead of spending most of my days managing and working in the store. I've had no shortage of applicants — four people have come in this week alone to see if I was hiring, and numerous prior employees have asked if they can come back and work at the store again — and I'd love to be able to say yes. But in order to hire more people — in order to create jobs — I'd need significantly higher sales. In order for that to happen, I need more customers with more money, and more opportunities to invest in and expand my business.

My business' success is built on my customers. I have regular customers who come from all over the state, from Great Falls to Missoula to Bozeman. And, of course, many of my customers live in Helena, and a huge number of them serve our state as state government employees. State employees form a critical customer base for my business and many other businesses in Helena — these publicly-funded positions make job creation in the private sector possible. In order to continue to employ the employees I currently have, I need these state employees to continue to have jobs that pay a reasonable wage, so that they can afford to patronize my business.

I cannot emphasize enough how much cutting the number of state employees or their salaries would hurt my business and my employees. Without higher-paying state jobs, Helena would experience a brain drain, as people left for other places — places not in Montana — where they could earn significantly higher wages in the private sector. That would be devastating for our economy.

I also cannot emphasize enough the importance of public education for businesses and for Montana's future. The most important factor for business owners in choosing a location for their business is the education level of the workforce. An educated workforce is essential for businesses, and our communities need the higher-paying jobs that a more educated workforce can obtain. We must make this critical investment in Montana's future.

I would like to share one final challenge of being a small business owner, and that is health insurance. As a truly small business, we are unable to provide health insurance, period. For ourselves or our employees. I buy health insurance on the individual market for my family, and we spend thousands of dollars in premiums every year for "coverage" that covers almost nothing. The unchecked power of insurance companies over my family's health and well-being is far, far more of a burden and challenge than any government regulation. I am looking forward to finally being able to purchase affordable insurance that will cover the health care we need once the health insurance exchanges are operational in 2014. I strongly urge this Legislature to pass legislation to enable the creation of a Montana health insurance exchange and to give the Commissioner of Securities and Insurance the authority to regulate health insurance premiums.

In short, our publicly funded infrastructure, services, and regulations are critical to the success of private businesses. If the Legislature takes away funding for these important investments, we will lose jobs, and our economy and communities will suffer. Similarly, if the Legislature takes away our newly-gained access to health care, businesses and our employees will suffer. I urge you to pursue a balanced approach to the budget and regulations that will strengthen, not undermine, our communities.

Thank you.